

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:	:	Bankruptcy No. 22-10067-GLT
Bradley J. Kugler,	:	
Debtor	:	Chapter 13
	:	
Bradley J. Kugler,	:	Docket No.
Movant	:	
	:	Related to Docket No. 61
v.	:	
	:	Hearing Date & Time: January 11, 2023
PennyMac Loan Services, LLC,	:	9:30 AM
Respondent	:	
	:	
Ronda J. Winnecour, Esquire,	:	
Chapter 13 Trustee,	:	
Additional Respondent	:	

ORDER

AND NOW, on this _____ day of _____, 2023, upon consideration of the within Motion to Approve Loan Modification Agreement, it is hereby **ORDERED** and **DECREED** as follows:

1. The Loan Modification Agreement between the Debtor and PennyMac Loan Services, LLC is approved.
2. The terms of the modification are as follows:
 - a. The maturity date for the loan will be December 1, 2052.
 - b. The new unpaid principal balance will be One Hundred Sixty-Two Thousand Five Hundred Fifty-Three Dollars and eighty-one cents (\$162,553.81).
 - c. The monthly payment will be One Thousand Two Hundred Fifty-Nine Dollars and ninety-three cents (\$1,259.93). The monthly payment includes the principal and interest payment of Nine Hundred Twenty-Two Dollars and ninety-six cents (\$922.96). The escrow payment is in the amount of Three Hundred Thirty-Six Dollars and ninety-seven cents (\$336.97). The interest rate will be 5.500%. This payment will be in place for three hundred sixty (360) months. The first payment will be due January 1, 2023.

3. An amended Chapter 13 Plan shall be filed within thirty (30) days from the date of this Order incorporating the terms of the loan modification agreement.

Gregory L. Taddonio
Chief United States Bankruptcy Judge